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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application

Inventor(s): Mark Bunger et al.

Appl. No.: 09/822,961

Filed: March 30, 2001

Title: A METHOD, SYSTEM, AND COMPUTER  
READABLE MEDIUM FOR  
FACILITATING A TRANSACTION  
BETWEEN A CUSTOMER, A  
MERCHANT AND AN ASSOCIATE

PATENT APPLICATION

Art Unit: 3627

Examiner: Bartuska, F.

**RECEIVED**

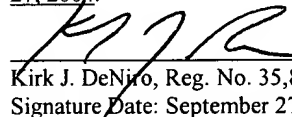
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**CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8**

I hereby certify that this correspondence is being deposited in the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 27, 2004.

 9/27/04 (Attorney Signature)  
Kirk J. DeNiro, Reg. No. 35,854  
Signature Date: September 27, 2004

**RESPONSE A TO OFFICE ACTION UNDER 37 C.F.R. § 1.111**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This RESPONSE A is in reply to the outstanding Office Action.

**AMENDMENTS to the CLAIMS** begin on Page 2 of this paper.

**REMARKS** begin on Page 7 of this paper.